

Girl Scouts of Western Ohio

4930 Cornell Road
Cincinnati, OH 45242

Insurance Summary
01/01/11 - 01/01/12

Presented by:
Jeff Erager, CPCU

April 25, 2011



Maguire Agency

1935 West County Road B2, #241
Roseville, MN 55113

(651) 638-9100 (800) 666-9393 FAX (651) 638-9762

YOUR MAGUIRE SERVICE TEAM

Jeff Erager, CPCU – Agent (651) 635-2724 jerager@maguireagency.com
Jeff is responsible to see that your overall insurance and risk management needs are met. He coordinates the agency's Client Services Program to deliver the following solutions to your business insurance needs on a regular basis: Program design and exposure analysis, loss control implementation, executive claim summary reports, experience modification reviews, and competitive pricing options at renewal. Jeff has received the professional designation of CPCU (Chartered Property and Casualty Underwriter). Jeff brought with him over 20 years of experience working for a national insurance carrier when he joined Maguire Agency in 2005.

Cheryl Holmberg, CIC – Account Manager (651) 635-2733 cholmberg@maguireagency.com
Cheryl is responsible for handling the day-to-day activities of your account. You will want to contact her for the following: to report or get the status of a claim, to answer questions regarding billings, and to request changes in your policy such as the addition/deletion of a vehicle, etc. In addition, Cheryl reviews policies and audits for accuracy and communicating changes in your policy to the insurance companies. Cheryl also maintains her CIC (Certified Insurance Counselor) designation. Cheryl has been with Maguire Agency since 1977.

Stephanie Hubbard – Certificates (651) 635-2774 shubbard@maguireagency.com
Stephanie is the individual who is dedicated to the promise of issuing certificates of insurance in a timely manner. Stephanie understands the importance of getting your certificates of insurance out to the holder as soon as possible. She endeavors to fill all requests on the same day they are received. Certificate requests can be sent to Stephanie over the phone, via fax, email or through MyWave. Stephanie has been with Maguire Agency since 2003.

Rita Rubbelke, CPCU – Client Services Manager (651) 635-2758 rrubbelke@maguireagency.com
Rita provides the implementation of centralized services such as claims management/summary reports, workers' compensation experience modification analysis, and access to our internet-based resource library of risk management tools and materials, including an on-line OSHA log. Rita has received the professional designation of CPCU (Chartered Property and Casualty Underwriter). Rita brought with her over 15 years of claim adjusting and claim management experience with her when she joined Maguire Agency in 2004.

Tim Smith – Employee Benefits Sales (651) 635-2721 tsmith@maguireagency.com
Tim and our Employee Benefits Department are responsible for minimizing your employee benefits costs while maximizing your benefits in a way that helps you stay competitive in today's tight labor market. Maguire Agency's Employee Benefits Department provides a wide range of administrative support and HR tools that take away the burden of plan administration. COBRA Administration and MyWave HR are just two of the services our Employee Benefits Department provides to you at no charge. Tim brought with him 15 years of experience in the employee benefits field, working with companies of all sizes, when he joined Maguire Agency in 2005.

Property Coverage

Insurance Company: Travelers Insurance Companies
 Policy Period: 01/01/11 to 01/01/12

Coverage	Amount	Deductible
Blanket Buildings	\$34,473,694	\$5,000
Blanket Business Personal Property	\$4,584,875	\$5,000
Blanket Business Income/Extra Expense	\$598,682	72 Hours
Contingent Business Income/Extra Expense	\$250,000	72 Hours
EDP Hardware and Software Breakdown Deductible	\$1,111,500	\$500 \$1,000
Equipment Breakdown	Property Limit	\$5,000
Real, Business Personal Property, Business Income Flood Blanket Limit – Broad Form See Policy for Limitations of Coverage – Coverage is only for locations not in a NFIP Flood Zone	\$10,000,000	\$10,000
Real, Business Personal Property, Business Income Earthquake Blanket Limit – Broad Form See Policy for Limitations of Coverage	\$10,000,000	\$10,000
Form:	Special Causes of Loss, subject to all Policy Conditions, Limitations and Exclusions	
Valuation:	Replacement Cost	
Coinsurance:	Agreed Amount	

Additional Policy Provisions Including But Not Limited To:

- 90 Day Notice of Cancellation
- Property Extra – Girl Scouts – CPT3 88 11 10 – See Attached
- Additional Coverages and Coverage Extensions CP T 0 11 01 03 – See Attached

Additional Covered Property – Description of Property:

For all locations the following property described in schedules on file with the company:
bridges, walks, roadways, patios or other paved surfaces, retaining walls, fences, outside
signs, antennas or underground pipes, flues, drains and tanks

Additional Interests:

Pitney Bowes Global Financial Services LLC
P.O. Box 909
Shelton, CT 06484-0949
Re: Leased Equipment

Oce' Financial Services, Inc.
c/o American Lease Insurance
Five State Street, Suite 320
Shelburne Falls, MA 01370
Re: Leased Equipment

U.S. Bank
Office Equipment Finance Services
1310 Madrid Street, Suite 101
Marshall, MN 56258-4002
Re: Leased Copiers

Property Extra – Girl Scouts

CPT 388 11 10

Insurance Company: Travelers Insurance Companies
 Policy Period: 01/01/11 to 01/11/12

Coverage	Amount
Accounts Receivable (each described premises)	\$50,000
Automatic Season Increase for NES Merchandise (August through November)	25%
Camping Event Cancellation Income & Expense (25 Miles within any campground)	\$10,000
Per Week	\$100,000
Maximum Limit	
Claim Data Expense	\$25,000
Dependent Properties Income Coverage	\$250,000
Debris Removal	\$250,000
Emergency Vacating Expense (\$250 Deductible)	\$15,000
Extra Expense	\$100,000
Fragile Fine Arts	\$100,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$10,000
Money and Securities	
Inside a Described Premises	\$25,000
Outside a Described Premises	\$25,000
Newly Acquired/Constructed Building Coverage	\$1,000,000
Newly Acquired Business Personal Property	\$500,000
Non-Owned Detached Trailers	\$25,000
Ordinance or Law (Coverages A, B, C)	
Coverage A	Included in Property Limit
Coverage B	\$1,000,000
Coverage C	\$1,000,000
Off-Premises Utility Services – Direct Damage	\$50,000
Other People's Property	\$250,000
Outdoor Property – coverage is only for losses caused by fire, lightning, explosion, riot/civil commotion, aircraft, falling objects, sinkhole collapse or volcanic action.	
Total Limit	\$25,000
Limit Per Tree	\$1,000
Outside signs – attached and detached	Included in building limit
Personal Effects/Belongings	\$25,000
Pollutant Cleanup and Removal	\$50,000
Private Roadways and Bridges	Included in Building Limit

Property Extra – Girl Scouts - Continued

CPT 388 11 10

Insurance Company: Travelers Insurance Companies
Policy Period: 01/01/11 to 01/11/12

Coverage	Amount
Property of Premises	\$250,000
Reimbursement of Master Keys Cost	
Any One Occurrence	\$5,000
Total All Occurrences in any one policy year	\$15,000
Sewer or Drain Backup	\$50,000
Utility Services Interruption Coverage (direct damage on premises)	\$50,000
Valuable Records and Papers Research (each described premises)	\$50,000

Additional Coverages & Coverage Extensions

CP T0 11 01 03

Insurance Company: Travelers Insurance Companies
 Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Building and Personal Property Coverage Form	
Debris Removal - Additional Amount at each described premises	\$25,000
Pollutant Cleanup and Removal - 12 Month Aggregate Limit	\$25,000
Preservation of Property	Policy Limit
Fire Department Service Charge	\$5,000
Reward Coverage – Maximum Limit	\$5,000
Increased Cost of Construction - At each described premises	\$10,000
Fire Protective Equipment Discharge	\$5,000
Newly Acquired or Constructed Property - Each Building	\$500,000
- Personal Property in total, at each premises	\$250,000
Personal Effects and Property of Others - At each described premises	\$10,000
- Any One Employee	\$2,500
Valuable Papers and Records - At each described premises	\$10,000
Property Off Premises - At any installation premises or temporary storage premises while awaiting installation	\$10,000
- At any other premises you do not own, lease, or regularly operate including fairs, trade shows and “exhibitions”	\$25,000
Temporary Relocation of Property	\$50,000
Outdoor Property - Any one tree, shrub or plant	\$500
- Any one antenna	\$2,500
Claim Data Expense	\$2,500
Extra Expense (including Expediting Expenses)	\$2,500
Accounts Receivable - At each described premises	\$10,000
Non-Owned detached Trailers	\$5,000
Outside Signs	\$2,500
Covered Property in Transit	\$10,000
Duplicate Electronic Data Processing Data & Media	\$10,000

Additional Coverages & Coverage Extensions - continued

CP T0 11 01 03

Electronic Data Processing Equipment and Data & Media – Limited	\$10,000
Theft Damage to Rented Property	Policy Limit
Business Income and Extra Expense Coverage Form	
Alterations and New Buildings	Policy Limit
Interruption of Computer Operations – Aggregate Limit	\$25,000
Delayed Net Income Loss	Policy Limit
Newly Acquired Locations	\$250,000
Claim Data Expense	\$2,500

Loc	Description	Construction	Sprinklered	Building	BPP
1	4930 Cornell Road Cincinnati, OH 45242				
	Office	Frame	Y	2,844,839	907,144
2	Office in Findlay 1800 North Blanchard Street Findlay, OH 45840-4504				
	Office	Frame	N	0	6,556
3	Office in Toledo 2244 Collingwood Blvd Toledo, OH				
	Service Center	Frame	N	2,065,007	Included
	Garage	Frame	N	44,485	Included
	Little House	Frame	N	222,356	Included
	Total			2,331,848	838,766
4	Office 450 Shoup Mill Road Dayton, OH 45415				
	Office	Masonry	Y	5,463,635	546,364
5	Office (Little House Douglas Drive) Greenville City Park Greenville, OH 45331				
	Office	Frame	N	260,914	24,238
6	209 Mechanic Street Auroa, IN 47001				
	Office	Frame	N	0	7,257
7	Regional Service Center (Lima) 1870 West Robb Avenue Lima, OH 45805				
	Service Center	Frame	Y	1,639,091	Included
	Service Center Garage	Frame	N	136,591	Included
	Total			1,775,682	284,109

Loc	Description	Construction	Sprinklered	Building	BPP
8	Camp Butterworth				
	8551 Butterworth Road				
	Maineville, OH 45039				
	Ranger's House	Frame	N	192,122	Included
	Hub	Frame	N	42,737	Included
	Groesbeck Lodge	Frame	N	71,228	Included
	Pool & Equipment	Frame	N	992,424	Included
	Shower House (Pool)	Frame	N	108,296	Included
	Turtle Ridge Shelter	Frame	N	21,503	Included
	Dining Hall	Frame	N	285,179	Included
	Beehive Lodge	Frame	N	114,099	Included
	Director's Cabin	Frame	N	28,491	Included
	Wagon Wheel Lodge	Frame	N	114,738	Included
	Red Storage Barn	Frame	N	7,660	Included
	Sewage Pump Station	Frame	N	104,824	Included
	Sassafras Shelter	Frame	N	21,503	Included
	Berry Patch Shelter	Frame	N	21,503	Included
	Maple Hill Shelter	Frame	N	21,503	Included
	Miami Ledge Shelter	Frame	N	21,503	Included
	Quake Ridge Shelter	Frame	N	21,503	Included
	Beeches Shelter	Frame	N	21,503	Included
	28 Tents	Frame	N	99,990	Included
	Adirondacks	Frame	N	37,764	Included
	2 Shower Houses	Frame	N	59,132	Included
	Latrines	Frame	N	33,195	Included
	Little House - D.C.	Masonry	N	4,301	Included
	Shelter - D.C.	Frame	N	3,360	Included
	Archery Barn	Frame	N	89,102	Included
	Program Arena w/Climbing Wall	Frame	N	144,323	Included
	Storage Shed	Frame	N	67,717	Included
	Freedom Lodge	Frame	N	217,311	Included
	Seasons Lodge	Non-Comb	N	92,730	Included
	Lar System	Frame	N	7,660	Included
	Squirrel Hollow Lodge	Frame	N	74,184	Included
	Maintenance Barn	Frame	N	128,478	Included
	Chapel	Frame	N	2,553	Included
	10 Glen Shelters	Frame	N	48,550	Included
	Friendship Lodge	Frame	N	721,693	Included
	Brownie Shelter	Frame	N	73,213	Included
	Riding Arena	Frame	N	63,654	Included
	Total			4,181,229	362,946

Loc	Description	Construction	Sprinklered	Building	BPP
9	Camp Edward Drummond Libbey				
	Defiance County, OH				
	Ranger Dwelling	Frame	N	127,958	Included
	Maintenance Building & Garage	Frame	N	58,679	Included
	Maintenance Building/Tent Storage	Frame	N	82,210	Included
	Program Storage Shed	Frame	N	5,464	Included
	Sports Storage Shed	Frame	N	5,464	Included
	Administrative Building/Resource				
	Room/Health Center/Shop	Frame	Y	1,365,909	Included
	Shop Inventory & Fixtures	Frame	Y	None	Included
	Juliette Low Lodge	Frame	N	392,835	Included
	Woodland Lodge	Frame	N	236,029	Included
	Woodland Cabin	Frame	N	72,120	Included
	Woodland Cabin	Frame	N	72,120	Included
	Woodland Cabin	Frame	N	72,120	Included
	Woodland Cabin	Frame	N	72,120	Included
	Woodland Cabin	Frame	N	72,120	Included
	Cooks Cabin	Masonry	N	43,709	Included
	Dining Lodge	Frame	N	643,616	Included
	Skandy Shelterhouse	Frame	N	31,689	Included
	Skandy Tent Platforms	Frame	N	None	Included
	Skandy Bathroom/Showerhouse	Frame	N	21,855	Included
	Sherwood Shelter House	Frame	N	60,701	Included
	Sherwood Tent Platforms (3 sets)	Frame	N	7,868	Included
	Sherwood Bathroom/showerhouse	Frame	N	54,859	Included
	Watzi Shelter House	Frame	N	34,967	Included
	Watzi Tent Platforms (10 units)	Frame	N	8,742	Included
	Watzi Bathroom/Showerhouse	Frame	N	55,729	Included
	Jakata Shelterhouse	Frame	N	56,822	Included
	Jakata Tent Platforms (9 units)	Frame	N	7,868	Included
	Jakata Bathroom/Showerhouse	Frame	N	55,729	Included
	Frontier Shelterhouse	Frame	N	56,822	Included
	Frontier Tent Platforms (3 sets)	Frame	N	6,993	Included
	Frontier Bathroom/Showerhouse	Frame	N	55,729	Included
	Pool (in ground)	Masonry	N	630,176	Included
	Pool House/Shower	Frame	N	83,047	Included
	Pool Pump House	Frame	N	27,318	Included
	Linden House	Frame	N	252,420	Included
	Craft House	Frame	N	44,802	Included
	Anthony Cabin	Frame	N	155,167	Included
	Blackwell Cabin	Frame	N	155,167	Included
	Truth Cabin	Frame	N	155,167	Included
	Archery Storage Building	Frame	N	20,762	Included
	Playground Structure	Frame	N	5,464	Included
	Environmental Center	Frame	N	857,791	Included

Loc	Description	Construction	Sprinklered	Building	BPP
	Maple Sugar Shack	Frame	N	12,020	Included
	Low Ropes Course	Frame	N	8,742	Included
	High Ropes Course	Frame	N	32,782	Included
	ACE Shed	Frame	N	14,619	Included
	Corral	Frame	N	154,075	Included
	Horse Ravine Crossing Bridge	Frame	N	32,782	Included
	Back-Flow Preventer	Frame	N	18,576	Included
	Sewage Lagoon Control Deck	Frame	N	2,185	Included
	TeePee Platform and TeePee	Frame	N	2,950	Included
	Pit Johns (Three units)	Frame	N	9,725	Included
	Great Spirit Amphitheatre	Frame	N	2,349	Included
	Observatory Shed	Frame	N	8,195	Included
	Five grinder lift stations	Frame	N	10,927	Included
	Skandy Foot Bridge	Frame	N	10,609	Included
	Zonta Foot Bridge	Frame	N	15,914	Included
	Zonta Stair Way	Frame	N	5,305	Included
	Archery Range	Frame	N	5,305	Included
	Corral Fencing	Frame	N	10,609	Included
	Total			6,583,796	699,197
10	Camp Greene				
	3540 Grinnel Road				
	Yellow Springs, OH 45387				
	Lodge (Old Barn)	Frame	N	176,794	Included
	Lodge Latrine	Frame	N	855	Included
	Osage Kitchen	Frame	N	31,367	Included
	Osage Tent Unit Latrine	Frame	N	855	Included
	Greenbriar Kitchen	Frame	N	31,367	Included
	Greenbriar Tent Unit Latrine	Frame	N	855	Included
	Nature Building	Frame	N	3,422	Included
	Troop House	Frame	N	62,733	Included
	Maintenance Building	Frame	N	10,836	Included
	Maintenance Building	Frame	N	2,994	Included
	Water Shed	Frame	N	3,422	Included
	Osage Cabin	Frame	N	71,763	Included
	Total			397,263	54,821
11	Camp Ladigrau				
	388 W County Road, 700 N.				
	Osgood, IN 477037-8706				
	Ranger's House	Frame	N	141,918	Included
	Barn	Frame	N	71,228	Included

Loc	Description	Construction	Sprinklered	Building	BPP
	Check-in Stand	Masonry	N	2,957	Included
	Little House	Frame	N	9,407	Included
	Lodge	Frame	N	183,713	Included
	Briar Patch Shelter	Frame	N	21,503	Included
	Lakeview Shelter	Frame	N	21,503	Included
	Trails End Shelter	Frame	N	21,503	Included
	21 Tents	Frame	N	79,291	Included
	Latrines	Frame	N	15,052	Included
	Docks	Frame	N	13,772	Included
	Adriondacks	Frame	N	14,649	Included
	Oakwinds Shelter	Frame	N	21,503	Included
	Shower House	Frame	N	48,538	Included
	Total			666,537	31,716
12	Camp Myeerah				
	State Route 540				
	Bellefontaine, OH 43311				
	Caretaker's House	Frame	N	76,491	Included
	540 Barn	Frame	N	60,100	Included
	540 Pole Barn	Frame	N	27,318	Included
	Lodge	Frame	N	273,182	Included
	Latrines (5)	Frame	N	27,318	Included
	Well House	Frame	N	10,927	Included
	Log Cabin	Frame	N	109,273	Included
	Lodge Storage Shed	Frame	N	5,464	Included
	Maple Shelter	Frame	N	10,927	Included
	Walnut Shelter	Frame	N	10,927	Included
	Lodge Shelter	Frame	N	10,927	Included
	Tree House Shelter	Frame	N	10,927	Included
	Lake Shelter	Frame	N	10,927	Included
	Wetlands Shelter	Frame	N	10,927	Included
	Shower House	Frame	N	27,318	Included
	Lake Barn	Frame	N	60,100	Included
	Lake House	Frame	N	81,955	Included
	Lake House Storage Shed	Frame	N	6,556	Included
	Wagons (7)	Frame	N	11,474	Included
	Platform Tents (13)	Frame	N	17,047	Included
	Tree Houses (4)	Frame	N	10,927	Included
	Oasis (6)	Frame	N	9,835	Included
	Troop House	Frame	N	163,909	Included
	Cilvus-Multram Composter Toilets	Frame	N	32,782	Included

Loc	Description	Construction	Sprinklered	Building	BPP
	Hydrants, Flag Poles, Bridges, Signs				
	& Boardwalk	Frame	N	49,173	Included
	Swim Beach with canoe dockage	Frame	N	16,391	Included
	Total			1,143,102	120,199
13	Camp Rolling Hills				
	1 North Rangeline Road				
	Pleasant Hill, OH 45359				
	Ranger Residence	Frame	N	129,744	Included
	Storage Building	Frame	N	21,386	Included
	Storage Building	Frame	N	21,386	Included
	Storage Building	Frame	N	6,273	Included
	Woodhull Lodge	Frame	N	432,006	Included
	Rainbow Lodge	Frame	N	484,482	Included
	Whispering Winds Kitchen/Shelter	Frame	N	27,089	Included
	Whispering Winds Wash House	Frame	N	3,564	Included
	Tall Oaks Kitchen/Shelter #1	Frame	N	28,515	Included
	Tall Oaks Kitchen/Shelter #2	Frame	N	28,515	Included
	Cabins (6)	Frame	N	59,882	Included
	Adirondacks Kitchen/Shelter	Frame	N	35,644	Included
	Cabins (4)	Frame	N	5,703	Included
	Kitchen, Shelter/Latrine/5 Wagon Tent	Frame	N	69,149	Included
	Tall Oaks Latrine	Frame	N	831	Included
	Adirondacks Latrine	Frame	N	831	Included
	Pool House	Frame	N	27,685	Included
	Pool		N	117,660	Included
	Total			1,500,345	75,850
14	Camp Stonybrook				
	4491 E. State Rt. 73				
	Waynesville, OH 45068				
	Ranger's House	Frame	N	130,763	Included
	Barnitz Hall	Frame	N	427,769	Included
	Ittman Lodge	Frame	N	427,769	Included
	Pine Tree Lodge	Frame	N	409,253	Included
	Pool & Equipment	Frame	N	570,358	Included
	Director's Cabin	Frame	N	42,737	Included
	Morton Barn	Frame	N	125,656	Included
	Sycamore Shelter	Frame	N	21,503	Included
	Cedar Crest Shelter	Frame	N	21,503	Included
	32 Tents	Frame	N	113,427	Included
	Latrines	Frame	N	29,357	Included
	Shower House	Frame	N	49,994	Included

Loc	Description	Construction	Sprinklered	Building	BPP
	Red Bud Shelter	Frame	N	21,503	Included
	Old Storage Barn	Frame	N	2,957	Included
	Creekside Shelter (Kitchen)	Frame	N	10,598	Included
	Maple Sugar Shack	Frame	N	42,737	Included
	Maple Hollow Shelter	Frame	N	21,503	Included
	Cross Creek Shelter	Frame	N	11,091	Included
	Ropes Course	Frame	N	4,567	Included
	Day Shelter	Frame	N	114,577	Included
	Total			2,599,622	367,829
15	Camp Whip Poor Will				
	3223 Middleboro Road				
	Morrow Ohio 45152				
	Rangers House	Frame	N	140,437	Included
	Barn	Frame	N	5,703	Included
	Maintenance Shed	Frame	N	28,515	Included
	Mary Rollins Lodge	Frame	N	784,168	Included
	Mary Rollins Troop House	Frame	N	142,576	Included
	Lodge/Kitchen	Frame	N	149,705	Included
	Equipment Shed	Frame	N	1,141	Included
	Storage Shed	Frame	N	22,812	Included
	Canoe Shed	Frame	N	1,711	Included
	Evergreen Building	Frame	N	295,133	Included
	Cookie House Building	Frame	N	131,170	Included
	Cookie House Latrine	Frame	N	855	Included
	Towhee Cabin	Frame	N	78,417	Included
	Wollard Treehouse (4)	Frame	N	21,386	Included
	Wollard Treehouse Latrine	Frame	N	855	Included
	Grace Cullen Cabin	Frame	N	79,843	Included
	Sherwood Kitchen/Shelter	Frame	N	38,496	Included
	Sherwood Latrine	Frame	N	855	Included
	Timber Ridge Kitchen/Shelter	Frame	N	38,496	Included
	Timber Ridge Latrine	Frame	N	855	Included
	Sassafras Kitchen/Shelter	Frame	N	38,496	Included
	Sassafras Latrine	Frame	N	855	Included
	Beechwood Kitchen/Shelter	Frame	N	38,496	Included
	Beechwood Latrine	Frame	N	855	Included
	Knoll Kitchen/Shelter	Frame	N	38,496	Included
	Knoll Latrine	Frame	N	855	Included
	Aspen Kitchen/Shelter	Frame	N	38,496	Included
	Aspen Latrine	Frame	N	855	Included
	Fernwood Kitchen/Shelter & Cabin	Frame	N	47,271	Included
	Pool House	Frame	N	55,177	Included
	Wagon Unit – Twin Pines	Frame	N	67,866	Included
	Cedar Trail Kitchen/Shelter	Frame	N	38,496	Included

Loc	Description	Construction	Sprinklered	Building	BPP
	Adventure Ropes	Frame	N	16,396	Included
	Barn	Frame	N	7,129	Included
	Cedar Trails Cabins (4)	Frame	N	8,063	Included
	Pool House	Frame	N	403,175	Included
	Shower House	Frame	N	67,196	Included
	Total			2,831,302	112,551
16	Woodhaven Structures				
	1870 West Robb Avenue				
	Lima, OH 45805				
	Rose Marie Duffy Lodge	Frame	N	1,092,727	Included
	Sweetbriar Lodge	Frame	N	546,364	Included
	How House	Frame	N	27,318	Included
	Shagbark Environmental Center	Frame	N	49,173	Included
	Pottery Shed	Frame	N	7,540	Included
	Maintenance Garage & Program				
	Storage Building	Non-Combust	N	38,245	Included
	Ranger's House	Frame	N	92,882	Included
	Pond Shelter	Frame	N	10,927	Included
	Ropes Shelter	Frame	N	10,927	Included
	Observation Tower	Frame	N	10,927	Included
	Program Storage Shed	Frame	N	6,556	Included
	Total			1,893,586	145,334

Equipment Breakdown Coverage

Insurance Company: Travelers Insurance Companies
Policy Period: 01/01/11 to 01/01/12

Coverage	Amount	Deductible
Equipment Breakdown	Per Statement of Values	\$5,000
Spoilage	\$25,000	\$5,000
Expediting Expenses	\$25,000	\$5,000
Ammonia Contamination	\$25,000	\$5,000
Hazardous Substance	\$25,000	\$5,000
Blanket Earnings and Extra Expense		12 Hours

Equipment Floater Coverage

Insurance Company: Travelers Insurance Companies
 Policy Period: 01/01/11 to 01/01/12

Coverage	Amount	Deductible
Contractors Equipment	\$446,295	\$500
Saddle Animals	\$2,000	\$100
Saddle Animals (Unscheduled Animals)		
Any One Animal	\$3,000	\$100
Total Limit	\$20,000	\$100
Leased Animals	\$30,000	\$100

Form: Special Causes of Loss, subject to all Policy Conditions, Limitations and Exclusions – Contractors Equipment
 Named Perils - Animals

Valuation: Replacement Cost and Actual Cash Value

Additional Policy Provisions Including but Not Limited to:

The valuation of the Inland Marine coverage is ACV. In the event of a partial loss not exceeding 20% of the limit of insurance applicable to the covered property, no depreciation will be applied in the settlement of the claim. This provision only applies to property that is less than 5 years old at the time of the loss.

Any individual item valued over \$5,000 must be specifically scheduled

Scheduled Equipment:

Description	Serial #	Amount of Insurance
Bobcat Skidloader-CSeries	20574	30,000
2004 Exmark XP ZeroTurn 72" Mower	476808	10,527
2005 Truck Attachment-Boss Plow	D9328	5,000
2004 New Holland 3010 S Bush-Hog Tractor	4023010E210501	14,435
Yanmar w/Front Loader Tractor	YM1610D110	7,500
1999 Deere 3004 Front Loader & Mower Tra	LD0790G293034	25,000
2000 John Deere F-911 Mower	MO1052X175020	14,500

Scheduled Equipment – continued:

Description	Serial #	Amount of Insurance
2002 Truck Attachment - Hiniker Plow	2802A27254462	5,000
1986 International 584 Tractor	01538/75	11,000
2009 Kubota MX 51002WD Tractor	10364	15,500
2000 Cub Cadet 7260N Tractor	TBD	15,000
1995 Kubota F2100E-1 Mower	11637	16,006
1970 T550E Tractor	CP55-16-91	35,000
Gravely 60" Zero Turn Mower 992036	000-663	5,000
2010 Gravely 992164(72" Zero Turn) 260Z	2865	7,500
2004 Truck Attachment - Boss Plow	STB03165	5,000
Deere 440 Front EndLoader Tractor	W00440X004674	5,000
Deere 850 Mowing Tractor	0850S009571	9,500
2000 John Deere Gator	TBD	5,500
2008 Exmark LXS29LKA7 Zero Turn Mower	697981	8,000
2007 John Deere 4520 w/Plow Tractor	LV4520OH440361	30,000
2010 Truck Attachment-Buyers Snow Dog PI	MD340659	5,000
2000 Bobcat Attachment Auger - 30HW	187700147	5,000
2000 Bobcat Attachment Backhoe-Bradco	8611X15864#SO1 03	10,000
2000 Cat 236 Skidloader Bobcat	M135234YZ535	37,578
2008 Exmark LXS29LKA7 Zero Turn Mower	697981	7,500
1996 Woods RM990-3 Finish 90" Deck Mower	533354	10,000
1980 Front Loader Included Tractor	T5000E00026	15,000
1994 Massey Ferguson 231 w/Bush-Hog Trac	5681B38046	13,000

General Liability Coverage

Insurance Company: Travelers Insurance Companies
 Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Each Occurrence	\$1,000,000
General Aggregate	\$5,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises (Each Occurrence)	\$1,000,000
Medical Expense (Any One Person)	\$10,000
Employee Benefit Liability	\$1,000,000
Employers Liability – Stop Gap - Ohio	\$1,000,000
Limited Abuse or Molestation Liability Coverage	
Each Abuse or Molestation Offense Limit	\$1,000,000
Abuse or Molestation Aggregate Limit	\$2,000,000

Additional Policy Provisions Including But Not Limited To:

- Girl Scouts Xtend Liability Endorsement - Includes Blanket Additional Insured Endorsement and Waiver of Subrogation

Location Address	Class Code	Description	Premium Basis	Exposure
All	41001	Girl Scout Councils - # of Girls	T	49,017
All	40047	Animals - Saddle - Private	T	19
All	40015	Boats -Motor or Sail-Not for Rent	T	11

(S) Gross Sales – Per \$1,000 Sales (A) Area – Per 1,000 Sq Ft (M) Admissions – Per \$1,000 Adm
 (P) Payroll – Per \$100 Payroll (C) Total Cost – Per \$1,000 Cost (U) Unit – Each (T) Other

Girl Scouts Xtend Endorsement

CGD3 66 07 10

Insurance Company: Travelers Insurance Companies
 Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Reasonable Force – Bodily Injury or Property Damage	Included
Non-Owned Watercraft	75' Long or Less
Owned Watercraft	See Form
Aircraft Chartered with Crew	Included
Damage to Premises Rented to you - perils of fire, explosion, lightning, smoke, water - limit included to	\$1,000,000
Girl Scouting Activities – Damage to Property of Others	See Form
Increased Supplementary Payments - cost of bail bonds - loss of earnings – per day	\$2,500 \$500
Medical Payments – Athletics Activities Coverage; Excess Insurance for Participants in Activities Sponsored by You	Included
Broadened Named Insured	Included
Additional Insureds – Girl Scouts of the USA Providers of Funds or Grants When required by Written Contract or Agreement Owners, Managers or Lessors of Premises Lessors or Providers of Equipment Mortgagees, Assignees, Successors or Receivers State or Political Subdivisions	Included
Increased Medical Payments	\$10,000
Girl Scout Council Acts, Errors or Omissions	See Form
Incidental Medical Malpractice	Included
Knowledge and Notice of Occurrence or Offense	Included
Unintentional Omission	Included
Blanket Waiver of Subrogation – When Required by Written Contract or Agreement	Included

Business Automobile Coverage

Insurance Company: Travelers Insurance Companies
Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Liability	\$1,000,000
Medical Payments	\$5,000
Personal Injury Protection	Statutory
Uninsured Motorists	\$1,000,000
Underinsured Motorists	\$1,000,000
Hired and Non-Owned Liability	\$1,000,000
Hired Car Physical Damage – Comprehensive Deductible	\$500
Hired Car Physical Damage – Collision Deductible	\$500

Additional Policy Provisions Including But Not Limited To:

- Commercial Auto Broadening Endorsement CAT4 07 11 10 – See Attached
- Fellow Employee Exclusion Deleted

Vehicle Schedule

Year	Vehicle/Location	Liab	Med Pay	UM	Comp Ded	Coll Ded
1987	Ford Club Wagon 1FBJ531LXHHA40855 Maineville, OH	X	X	X	1,000	1,000
1992	Dodge Pickup W/PLOW 1B7HM16Y2N5568157 Morrow, OH	X	X	X	1,000	1,000
1995	Chev K1500 Pickup 1GCEK19K1SE188852 Waynesville, OH	X	X	X	1,000	1,000
2000	Ford Ranger 1FTZR15U2YPB48158 Cincinnati, OH	X	X	X	1,000	1,000
2002	Nissan 4x4 XE Crewcab 1NGED27Y72C368871 Maineville, OH	X	X	X	1,000	1,000
2004	Chev PU w/Plow 1GCHK24U54E122657 Waynesville, OH	X	X	X	1,000	1,000
2005	Chev Silverado 2500 w/plow 1GCHK24UX5E241533 Maineville, OH	X	X	X	1,000	1,000
1972	Sail Boat Trailer PLATE # RC91CV Defiance, OH	X	X	X	1,000	1,000
1981	Canoe Trailer PLATE # SQX3182 Morrow, OH	X	X	X	1,000	1,000
1991	Encl 8x4 Utility Trailer RCTEN08031559DH91 Defiance, OH	X	X	X	1,000	1,000
1991	Encl 8x4 Utility Trailer RCTEN08031557DH90 Defiance, OH	X	X	X	1,000	1,000
1992	Encl 8x4 Utility Trailer RCTEN0503152DH92 Defiance, OH	X	X	X	1,000	1,000
1995	Encl 8x4 Utility Trailer 095ECX8S2KRK0008 Defiance, OH	X	X	X	1,000	1,000

Year	Vehicle/Location	Liab	Med Pay	UM	Comp Ded	Coll Ded
2002	Ford F150 Pickup 2FTRX8W82CA35527 Defiance, OH	X	X	X	1,000	1,000
1997	Ford Econo Van 1FBJS31LOVHA28418 Toledo, OH	X	X	X	1,000	1,000
2003	Kayak Trailer PLATE # RG60RR Defiance, OH	X	X	X	1,000	1,000
2005	Chevrolet G3500 1G1HG39U851226092 Toledo, OH	X	X	X	1,000	1,000
2005	Dodge Caravan 1D4GP45R45B322549 Toledo, OH	X	X	X	1,000	1,000
2006	Dodge Gr Caravan 2D4GP44L86R875222 Toledo, OH	X	X	X	1,000	1,000
1999	Dodge Ram 1500 4x4 1B7HF13Y9XJ570141 Defiance, OH	X	X	X	1,000	1,000
1999	Dodge Ram 1500 4x4 1B7HF16Y8XS109974 Pleasant Hill, OH	X	X	X	1,000	1,000
1999	Dodge Ram Pickup 3B7KF26Z3XM540569 Yellow Spring, OH	X	X	X	1,000	1,000
1999	Dodge Ram 2500 PU 3B7KF26Z1XM540568 Dayton, OH	X	X	X	1,000	1,000
2000	BRI-MAR Dump Trailer 43YDC1220YC005316 Morrow, OH	X	X	X	1,000	1,000
	Int'l Gooseneck Trailer 12FGF24232B000840 Morrow, OH	X	X	X	1,000	1,000
1997	Dodge Ram Wagon 2B5WB35Z6VK595867 Lima, OH	X	X	X	1,000	1,000
1999	Dodge Ram Pickup 1B7HC16X3XS214144 Lima, OH	X	X	X	1,000	1,000

Year	Vehicle/Location	Liab	Med Pay	UM	Comp Ded	Coll Ded
2000	Chevrolet K2500 Pickup 1GCGK24R3YR215862 Bellefontaine, OH	X	X	X	1,000	1,000
2010	Chev Silverado Pickukp 1GCSKSE00AZ230626 Morrow, OH	X	X	X	1,000	1,000
1981	LDU Canoe Trailer PLATE # SQX3181 Maineville, OH	X	X	X	1,000	1,000
TBD	Better Built Bobcat Trailer 4MNFB162321001527 Maineville, OH	X	X	X	1,000	1,000
2004	8' Utility Trailer 4YMULO8184GO15491 Maineville, OH	X	X	X	1,000	1,000
TBD	16' Dual Axle Utility Trailer PLATE # SAW1004 Maineville, OH	X	X	X	1,000	1,000
2001	MM Canoe Trailer 4ASUS16211022350 Bellefontaine, OH	X	X	X	1,000	1,000
2001	MM Canoe Trailer 19BEH1110CA10066 Bellefontaine, OH	X	X	X	1,000	1,000
2007	ProStar Encl Trailer 5UGB10167LOO1277 Morrow, OH	X	X	X	1,000	1,000
	Canoe Trailer PLATE # RC80JS Morrow, OH	X	X	X	1,000	1,000
1982	Sailboat Trailer PLATE # RC92CV Defiance, OH	X	X	X	1,000	1,000

Drivers

Name	Date of Birth	State	Drivers License #
George Coffman	11/25/46	OH	RM307411
John Madden, Jr.	02/03/70	KY	M94-630-506
Michael Molen	11/19/45	OH	RT178993
Brian McMillen	09/22/87	OH	SV914987
Guy Benoit	07/11/59	IN	1100-12-2588
Ron Mercer	05/14/60	OH	RR614146
Blake Wayman	01/22/63	OH	PL187583
Richard Williams	12/27/46	OH	RG741984
Ricardo Maldonado	07/20/75	OH	RS493317
Justin Benoit	05/18/86	IN	1100-11-1185
Jerry Neely	05/13/44	OH	RM406960
Paul Baker	02/07/40	OH	RU443087
Joshua Luma	08/23/79	OH	RU437997
Jeremy Titus	01/26/75	OH	RS572232
Jeff Baldwin	11/15/62	OH	RM458995
Michael Schmidlin	08/28/54	OH	RK402282
Charles Shock	02/07/39	OH	RQ826927
Mona Eifert	10/14/67	OH	RM418363
Jan Goedde	04/18/61	OH	RQ809106
Kelda Heitkamp	09/10/77	OH	RC587528
Susan Kimmel	01/18/50	OH	RJ482108
Dottie Morgan	09/23/49	OH	RG417416
Debra Mullins	11/06/51	OH	RS549794
Amy Orwick	12/21/69	OH	RU441638
Maggie Slovik	05/27/62	OH	RR677328
Julie Sturgill	01/30/78	OH	RJ482728
Annette Swisher	01/30/61	OH	RQ868496
Cindy Carnicom	04/11/97	OH	RU554447
Regina Carter	01/21/75	OH	RU541042
Adam Cassi	05/28/81	OH	RS171270
Joyce Wan Sze Chan	01/30/78	OH	RM542960
Kellee Chancellor	01/13/75	MI	C524465385037
Cindy Cobian	12/16/65	MI	C150132585954
Amelia Cooper	01/28/75	OH	RM578464
Mary Jo Curnutte	08/24/44	OH	RH474533
Mary Decker	11/10/56	OH	RP368530
Jean Durant	12/28/46	OH	RM593021
Jennifer Greene	11/14/65	MI	G650398564874
Christine Gustin	03/29/70	OH	RU514341

Name	Date of Birth	State	Drivers License #
Sparkles Hamilton	07/04/82	OH	RW472539
Jacquelyn Harding	07/21/53	MI	H635356587574
Tina King	10/01/67	OH	RP363319
Wendy McElmurry	10/21/50	OH	RS636722
Deb McLaren	12/02/55	OH	RS620620
Rebecca Murray	08/03/60	OH	RN798803
Linda Okuley	04/12/51	OH	RQ916322
Sarah Orr	02/12/82	OH	RU981104
Irma Porter	04/01/57	OH	RQ915089
Carol Sommers	03/22/45	OH	RQ898189
Angela Tennaro	12/03/64	OH	RP323136
Anita Tristan	01/18/72	OH	RQ877665
Caroliss Hardiman	05/14/72	OH	RT335975

Automobile Additional Interests

Name/Address/Vehicle	Additional Insured	Loss Payee
Kathleen Kearns 4930 Cornell Road Cincinnati, OH 45242-1884	X	
Daimler Chrysler Financial Services 27777 Inkster Road Farmington Hills, MI 48334 2005 Dodge Caravan, # 22549		X

Business Auto Coverage Extension Form – Girl Scouts

CAT4 07 11 10

Insurance Company: Travelers Insurance Companies
Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Broad Form Named Insured	Included
Blanket Additional Insured (must be written contract)	Included
Board Member, Employee and Volunteer Hired Auto	Included
Employees as Insureds	Included
Board Members and Volunteers as Insured	Included
Supplementary Payments – Bail Bonds	Up to \$3,000
Hired Auto – Limited Worldwide Coverage – Indemnity Basis	Included
Waiver of Deductible – Glass	Included
Towing – Extended to Include Commercial Vehicles	\$100
Transportation Expenses	
Per Day	\$50
Maximum	\$1,500
Hired Auto Physical Damage	
Loss of Use Expenses – Per Day/Maximum	\$75/\$750
Physical Damage Coverage	ACV or Cost to repair/replace
Personal Effects	\$400
Auto Loan/Lease Gap	Included
Custom Furnishings	See Form
Rental Reimbursement	\$75 Per Day/ Up to 30 Days
Airbags	Up to \$1,000
Notice and Knowledge of Accident or Loss	Included
Blanket Waiver of Subrogation	Included
Unintentional Errors or Omissions	Included

Crime Coverage

Insurance Company: Travelers Insurance Companies
Policy Period: 01/01/11 to 01/01/12

Coverage	Amount	Deductible
Employee Dishonesty	\$500,000	\$2,500
ERISA	Included	None
Forgery or Alteration	\$500,000	\$2,500
Theft, Disappearance & Destruction		
➤ Inside the Premises	\$10,000	\$500
➤ Outside the Premises	\$10,000	\$500
Computer Fraud	\$100,000	\$2,500
Funds Transfer Fraud	\$100,000	\$2,500

Name of ERISA Plan: 403(b) Thrift Plan for Employees of Girl Scouts of Western Ohio

Coverage includes: Volunteers, Corporate Officers, Employees and Members of the Board;
Selling Price on merchandise, less any discounts

Internet Liability Coverage

Insurance Company: Chubb Group of Insurance Companies
Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Limit of Insurance – Each Loss	\$500,000
Limit of Insurance – Each Policy Period	\$500,000
Deductible – Each Claim	\$2,500
Policy Form	Claims Made
Retroactive Date	January 01, 2009
Internet Sites:	www.girlscoutsofwesternohio.org www.girlscoutsofwesternohiochatterbox.wordpress.com

Workers Compensation Coverage

Insurance Company: Travelers Insurance Companies
Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Employers Liability: Each Accident	\$500,000
Employers Liability: Disease - Policy Limit	\$500,000
Employers Liability: Disease - Each Employee	\$500,000
States	IN
Experience Modification Factor	1.00

Code	Classification	Payroll
9015	Camp Staff	10,000

Excess Liability Coverage

Insurance Company: Zurich American Insurance Companies
 Policy Period: 01/01/11 to 01/01/12

Coverage	Amount
Limit of Liability Each Occurrence	\$15,000,000
Limit of Liability Annual Aggregate	\$15,000,000
Retained Limit	None

Underlying Schedule of Insurance:

Coverage Type	Limits	Carrier	Policy Term
Auto Liability	\$1,000,000 CSL	Travelers	01/01/11 to 01/01/12
General Liability	\$1,000,000 Occurrence / \$5,000,000 Aggregate	Travelers	01/01/11 to 01/01/12
Employers Liability-Ohio	\$500,000 / \$500,000 / \$500,000	Travelers	01/01/11 to 01/01/12
Sexual Abuse	\$1,000,000 / \$1,000,000	Travelers	01/01/11 to 01/01/12

Exclusions:

- Directors & Officers
- Fiduciary Liability
- Employment Practices Liability
- Internet Liability

Premium Summary

Coverage	1/1/11-12
Package	\$173,197
Automobile	39,252
Internet Liability	2,500
Umbrella	44,566
Workers Compensation	1,111
Total	\$260,626.00

This is a general description of coverage and does not amend or alter the Insurance Contract. Please refer to your Insurance Policy for all rates, terms, conditions and exclusions.



COMPANY OVERVIEW (www.chubb.com)

In 1882, Thomas Caldecot Chubb and his son Percy opened their marine underwriting business in the seaport district of New York City. By the turn of the century, Chubb had established strong relationships with the insurance agents and brokers who placed their clients with Chubb underwriters, and the original subscribers enjoyed a substantial return on their investment in the young company. Today, the Chubb Corporation ranks among the top 10 publicly traded insurance organizations based on revenues in the United States. With more than \$25 billion in assets, Chubb is ranked as the 254th largest company in the U.S. on the Fortune list. That said, Chubb's goal is not to become the largest property and casualty company, but to be the best by providing a wide variety of innovative products, exceptional service and expertise.

With more than 12,000 employees throughout North America, Europe, South America, and the Pacific Rim, Chubb serves property and casualty customers from more than 130 offices in 29 countries. Chubb works closely with 8,000 independent agents and brokers worldwide.

Chubb trades on the New York Stock Exchange under the symbol **CB**.

FINANCIAL STRENGTH RATINGS

The financial strength of an insurance company is important to its customers, investors and agents. AM Best provides an independent third-party opinion of an insurer's ability to meet its obligations to policyholders based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

The Best's rating scale is comprised of 10 categories, consisting of three secure categories of "Superior", "Excellent" and "Very Good" and seven lower categories defined as vulnerable.

To enhance the usefulness of its' ratings, AM Best also assigns a Financial Size Category (FSC) rating designed to provide an indicator of the size of a company in terms of its statutory surplus and related accounts. There are 15 categories ranging from I (less than \$1 million) to XV (\$2 billion or more).

AM Best Rating: A++ (Superior) Assigned to companies that have a superior ability to meet their ongoing obligations to policyholders.

Financial Size Category (FSC): XV (\$2 billion or more)



COMPANY OVERVIEW (www.travelers.com)

In 2004 Travelers merged with St. Paul Companies, creating a new company with 285 years combined experience in managing risk with integrity, innovation and discipline. Now the second largest commercial U.S. property-casualty insurance company in terms of direct written premium, Travelers has estimated total assets of approximately \$114 billion, shareholders' equity of \$25 billion and total revenue of \$25 billion. Travelers is 89 on the Fortune 500 list of largest U.S. companies.

Travelers offers a wide variety of insurance and surety products, as well as risk management services, to numerous types of businesses, organizations and individuals. The company's products are distributed primarily through independent agents and brokers.

Travelers trades on the New York Stock Exchange under the symbol **TRV**.

FINANCIAL STRENGTH RATINGS

The financial strength of an insurance company is important to its customers, investors and agents. AM Best provides an independent third-party opinion of an insurer's ability to meet its obligations to policyholders based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

The Best's rating scale is comprised of 10 categories, consisting of three secure categories of "Superior", "Excellent" and "Very Good" and seven lower categories defined as vulnerable.

To enhance the usefulness of its' ratings, AM Best also assigns a Financial Size Category (FSC) rating designed to provide an indicator of the size of a company in terms of its statutory surplus and related accounts. There are 15 categories ranging from I (less than \$1 million) to XV (\$2 billion or more).

AM Best Rating: A+ (Superior) Assigned to companies that have a superior ability to meet their ongoing obligations to policyholders.

Financial Size Category (FSC): XV (\$2 billion or more)



COMPANY OVERVIEW (www.zurichna.com)

Zurich Financial Services is an insurance-based financial services provider with a global network that focuses its activities on its key markets in North America and Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. Through its offices in more than fifty countries, 62,000 Zurich employees serve clients in more than 120 countries.

In North America, Zurich is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, small business, specialties and programs sectors. With their global spread and cross-business connections, Zurich can draw on the expertise of a worldwide network of Zurich professionals and business partners.

In 2004, the Zurich Group recorded gross written premium of \$49.304 billion and net income of \$2.587 billion.

FINANCIAL STRENGTH RATINGS

The financial strength of an insurance company is important to its customers, investors and agents. AM Best provides an independent third-party opinion of an insurer's ability to meet its obligations to policyholders based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

The Best's rating scale is comprised of 10 categories, consisting of three secure categories of "Superior", "Excellent" and "Very Good" and seven lower categories defined as vulnerable.

To enhance the usefulness of its' ratings, AM Best also assigns a Financial Size Category (FSC) rating designed to provide an indicator of the size of a company in terms of its statutory surplus and related accounts. There are 15 categories ranging from I (less than \$1 million) to XV (\$2 billion or more).

AM Best Rating: A (Excellent) Assigned to companies that have an excellent ability to meet their ongoing obligations to policyholders.

Financial Size Category (FSC): XV (\$2 billion or more)

Best's Rating and Financial Size

COMPANY NAME	RATING	FINANCIAL SIZE
Accident Fund	A	X
Acuity	A+	X
American Compensation Insurance (RTW)	A-	VIII
American Interstate	A-	IX
Auto-Owners Insurance	A++	XV
Berkley Risk Administrators	A+	IX
Bituminous Insurance Companies	A+	IX
CNA Insurance Companies	A	XV
Cincinnati Insurance Companies	A+	XV
Chartis	A	XV
Chubb Group of Insurance Companies	A++	XV
Continental Western Insurance (Tri State)	A+	X
General Casualty Insurance	A	X
Hanover Insurance Group	A	XIV
Hartford Insurance Group	A	XV
Hartford Steam Boiler	A+	X
Hortica	A-	VII
Indiana	A	XV
Nationwide Agribusiness	A+	XV
ProAssurance	A-	VII
Philadelphia Insurance Company	A+	XIV
Progressive Insurance Company	A+	XV
Riverport	A+	XV
Secura Insurance	A	VIII
Travelers	A+	XV
SFM	NR-5	N/A
UBI, A Division of AmTrust North America	A-	VIII
United Heartland	A	X
West Bend Mutual Group	A	IX
Western National Insurance	A	VIII
Zurich Insurance Company	A	XV

Secure Best's Rating		Vulnerable Best Rating	
A++ and A+	Superior	B and B-	Fair
A and A-	Excellent	C++ and C+	Marginal
B++ and B+	Very Good	C and C-	Weak
		D	Poor

Financial Size Category (based on capital, surplus and conditional reserves in millions of dollars)			
FSC I less than 1	FSC V 10 to 25	FSC IX 250 to 500	FSC XIII 1,250 to 1,500
FSC II 1 to 2	FSC VI 25 to 50	FSC X 500 to 750	FSC XIV 1,500 to 2,000
FSC III 2 to 5	FSC VII 50 to 100	FSC XI 750 to 1,000	FSC XV greater than 2,000
FSC IV 5 to 10	FSC VIII 100 to 250	FSC XII 1,000 to 1,250	